Attorney Docket No.: 7931P001 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Daniel A. Tealdi, et al. | Examiner: Felten, Daniel S

Appl. No. : 09/802,360 Art Unit: 3696

Filed: March 9, 2001 Confirmation No. 8325

For : Online Mortgage Approval

and Settlement System and

Method Therefor

Customer No. : 08791

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action of August 22, 2008, applicants respectfully request the Examiner to enter the following amendments and consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

CERTIFICATE OF ELECTRONIC FILING

I hereby certify that this paper is being transmitted online via EFS Web to the Patent and Trademark Office, Commissioner for Patents, Post Office, Box 1450, Alexandria, Virginia 22313-1450, on November 24, 2008.

Kathleen S. Lister November 24, 2008